

Fill in this information to identify the case:

Debtor 1	Tony Albert Mounce
Debtor 2	
(Spouse, if filing)	
United States Bankruptcy Court for the:	Southern District of Ohio
	(State)
Case number 1:21-bk-10047	

Official Form 410S1

## Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See bankruptcy rule 3002.1

**Name of creditor:** AITNO: U.S. Bank Trust National Association as Trustee of the Tiki Series III Trust

**Court claim no. (if known):** 5

**Last four digits** of any number you use to identify the debtor's account: 7847

**Date of payment change:** 12/01/2021  
Must be at least 21 days after date of this notice

**New total payment:** \$808.91  
Principal, interest, and escrow, if any

### Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

No

Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable non-bankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$347.12

New escrow payment: \$407.81

### Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No

Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable non-bankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current Interest Rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

### Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect)

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Tony Albert Mounce  
First Name Middle Name Last Name  
Case Number (if known) 1:21-bk-10047

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

**X**

/s/ Michelle R. Ghidotti-Gonsalves

Signature

Date 10/20/2021

Print: Michelle R. Ghidotti-Gonsalves  
First name Middle Name Last name Title Bankruptcy Attorney

Company GHIDOTTI | BERGER LLP

Address 1920 Old Tustin Avenue  
Number  Street

Santa Ana, CA 92705  
City  State  Zip Code

Contact phone (949) 427-2010 Email: bknotifications@ghidottiberger.com



323 FIFTH STREET  
EUREKA CA 95501

Document Page 3 of 6

(800) 603-0836

Para Español, Ext. 2660, 2643 o 2772

8:00 a.m. - 5:00 p.m. Pacific Time

Main Office NMLS #5985

Branch Office NMLS #9785

TONY A MOUNCE  
5756 SHIRL-BAR CIR  
MILFORD OH 45150

Analysis Date: October 06, 2021

Final

Property Address: 5756 SHIRL-BAR CIRCLE MILFORD, OH 45150

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement  
Account History**

This is a statement of actual activity in your escrow account from July 2021 to Nov 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

<b>Payment Information</b>		<b>Current:</b>	<b>Effective Dec 01, 2021:</b>	<b>Escrow Balance Calculation</b>	
Principal & Interest Pmt:		401.10	401.10	Due Date:	Mar 01, 2020
Escrow Payment:		347.12	407.81	Escrow Balance:	(6,730.41)
Other Funds Payment:		0.00	0.00	Anticipated Pmts to Escrow:	7,289.52
Assistance Payment (-):		0.00	0.00	Anticipated Pmts from Escrow (-):	0.00
Reserve Acct Payment:		0.00	0.00	Anticipated Escrow Balance:	\$559.11
Total Payment:		\$748.22	\$808.91		

<b>Date</b>	<b>Payments to Escrow</b>		<b>Payments From Escrow</b>		<b>Escrow Balance</b>		
	<b>Anticipated</b>	<b>Actual</b>	<b>Anticipated</b>	<b>Actual</b>	<b>Description</b>	<b>Required</b>	<b>Actual</b>
Jul 2021			1,571.85	* County Tax		0.00	(4,432.64)
Aug 2021	341.36		*			0.00	(6,004.49)
Aug 2021	341.36		*			0.00	(5,663.13)
Sep 2021	341.36		*			0.00	(5,321.77)
Sep 2021			1,750.00	* Homeowners Policy		0.00	(4,980.41)
				Anticipated Transactions		0.00	(6,730.41)
Oct 2021	6,942.40						211.99
Nov 2021	347.12						559.11
	\$0.00	\$8,313.60	\$0.00	\$3,321.85			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 0.00. Under Federal law, your lowest monthly balance should not have exceeded 0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: October 06, 2021

Borrower: TONY A MOUNCE

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement**  
**Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

<b>Date</b>	<b>Anticipated Payments</b>		<b>Description</b>	<b>Escrow Balance</b>	
	<b>To Escrow</b>	<b>From Escrow</b>		<b>Anticipated</b>	<b>Required</b>
Dec 2021	407.81		Starting Balance	559.11	1,223.41
Jan 2022	407.81			966.92	1,631.22
Feb 2022	407.81	1,571.85	County Tax	1,374.73	2,039.03
Mar 2022	407.81			210.69	874.99
Apr 2022	407.81			618.50	1,282.80
May 2022	407.81			1,026.31	1,690.61
Jun 2022	407.81			1,434.12	2,098.42
Jul 2022	407.81	1,571.85	County Tax	1,841.93	2,506.23
Aug 2022	407.81			677.89	1,342.19
Sep 2022	407.81			1,085.70	1,750.00
Oct 2022	407.81	1,750.00	Homeowners Policy	151.32	815.62
Nov 2022	407.81			559.13	1,223.43
	<hr/> <u>\$4,893.72</u>	<hr/> <u>\$4,893.70</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 815.62. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 815.62 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 559.11. Your starting balance (escrow balance required) according to this analysis should be \$1,223.41. This means you have a shortage of 664.30. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be 4,893.70. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	407.81
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$407.81</u>

**NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE:** If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

**\* Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**CERTIFICATE OF SERVICE**

On October 20, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR(S)

Gregory M. Wetherall

Greg@CincinnatiBankruptcy.com

TRUSTEE

Margaret A Burks

Cincinnati@cinn13.org

US TRUSTEE

US Trustee

ustpregion09.ci.ecf@usdoj.gov

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll

Brandy Carroll

On October 20, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

Debtor(s) Tony Albert Mounce 5756 Shirl-Bar Circle Milford, OH 45150	
---	--

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Brandy Carroll

Brandy Carroll